



### Background to the Home Improvement Loan Service

The Southern Home Loans Partnership (SHLP) was launched in 2005 in reaction to a Government initiative to offer low cost loans to assist homeowners finance essential works to their properties.

SHLP joined together South Coast Moneyline and five local authorities: Brighton & Hove, Chichester, Eastleigh, Gosport and Portsmouth.

The loans are subsidised by the 5 Local Authorities and are available to home owners that have been assessed by their respective council as having failed the Governments Decent Homes Standard. The Decent Homes Standard focuses on four main areas

- Fitness for Habitation
- Disrepair
- Modern Facilities
- Reasonable Degree of Thermal Comfort

Once the Local Authority have deemed that a property is eligible to receive financial assistance they will make a referral to South Coast Moneyline. We will then arrange for one of our loans officers to book a home appointment so that we can carry out a full financial review.

All loans are individually tailored and will only be offered strictly subject to affordability. If the loan option isn't affordable, a referral will be made back to the relevant Local Authority to see if there as any other forms of available assistance.

For further information call Nick Webb on 0845 389 9494 or your Local Authority.